WARRANTY DEED

G-TCH-09-1560

JOHN GLEAVES NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $109,000.00

Affiant

Subscribed and sworn to before me, this 2nd DAY OF July, 2009.

Notary Public

MY COMMISSION EXPIRES: 7-24-10
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Rudy Title and Escrow
2012 21st Ave South
Nashville, TN 37212

ADDRESS NEW OWNER(S) AS FOLLOWS (NAME)	SEND TAX BILLS TO	MAP-PARCEL NUMBERS
Leslie A. Howse	Franklin American Mortgage Company	
1560 Emerald Bay Blvd (ADDRESS)	501 Corporate Centre Drive, Suite 400 (ADDRESS)	
White Creek, TN 37189 (CITY) (STATE) (ZIP)	Franklin, TN 37067 (CITY) (STATE) (ZIP)	049120A02900CO

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, we STERLING NATIONAL MORTGAGE COMPANY, INC., AS SUCCESSOR BY MERGER TO STERLING NATIONAL MORTGAGE CORPORATION, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto LESLIE A. HOWSE, UNMARRIED, hereinafter called the Grantee(s), their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT 29, PRESTWICK PLACE, AS SHOWN ON PLAT OF RECORD IN INSTRUMENT NO. 20040723-0088164, IN THE REGISTER'S OFFICE, DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

BEING THE SAME PROPERTY CONVEYED TO STERLING NATIONAL MORTGAGE COMPANY, INC., AS SUCCESSOR BY MERGER TO STERLING NATIONAL MORTGAGE CORPORATION BY TRUSTEE'S DEED FROM SHELLIE WALLACE AS SUCCESSOR TRUSTEE AND MARIA NEUMANN AS CO-TRUSTEE, RECORDED ON THE 10TH DAY OF NOVEMBER, 2008 IN INSTRUMENT NO. 20081110-0111627, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

THIS CONVEYANCE IS SUBJECT TO ANY AND ALL EXISTING EASEMENTS AND RESTRICTIONS AS SHOWN OF RECORD INCLUDING THE PLAT OF RECORD IN INSTRUMENT NO. 20040723-0088164 AND AFFIDAVIT OF RECORD IN INSTRUMENT NO. 20040922-0113905; COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD IN INSTRUMENT NO. 20040831-0104880; HOA CHARTER OF RECORD IN INSTRUMENT NO. 20040831-0104875, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

unimproved ( )

This is improved (X) property, known as 1560 Emerald Bay Blvd, Whites Creek, Tennessee 37189
(House Number) (Street) (P.O. Address) (City or Town) (Postal ZIP)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE(S), their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

BILL GARRETT, Davidson County
Trans: T20090047203 DEEDWARR
Recvd: 07/14/09 11:21 2 pgs
Fees: 13.00 Taxes: 406.63

20090714-0065756

Witness my/our hand(s) this 2nd day of July, 2009.

~~Sterling~~ National Mortgage Company, Inc.

By: _____

Title: SVP / SVP

STATE OF New York
COUNTY OF Nassau

On this the 2nd day of July, 2009, before me personally appeared Debra Monteverano and Ajay Timothy, to me known (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged himself/herself to be the SVP's of Sterling National Mortgage Company, Inc., as Successor by Merger to Sterling National Mortgage Corporation, the within named bargainor, a corporation, and that he/she as such SVP's executed the foregoing instrument for the purpose therein contained.

Witness my hand and official seal, this the 2nd day of July, 2009.

Notary Public

My Commission Expires: Nov 4, 2010

JENNIFER DEMODNA
Notary Public, State of New York
No. 01DE6082891
Qualified in Suffolk County
Commission Expires Nov. 4, 20 10

RETURN TO:
Rudy Title and Escrow
2012 21st Ave South
Nashville, TN 37212
Phone: (615)383-2903